

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Michael Daggs
Jennifer Lynn Daggs
Debtors

Case No. 13-05648-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Nov 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2016.

db/jdb +Steven Michael Daggs, Jennifer Lynn Daggs, 418 Hidden Valley Road,
New Cumberland, PA 17070-3076
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
4435643 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4401260 +CARE PLUS OXYGEN OF LEMOYNED, 2233 EAST MAIN STREET, MONTROSE, CO 81401-3831
4401263 COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203,
READING, PA 19602-1152
4401264 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4401268 #GIRL SCOUTS CHESAPEAKE BAY, 501 S COLLEGE AVENUE, NEWARK, DE 19713-1301
4814285 GRANDVIEW SURGERY CENTER, PO BOX 1265, CAMP HILL, PA 17001-1265
4401271 +ORTHOPEDIC INSTITUTE OF PA, 3399 TRINDLE ROAD, CAMP HILL, PA 17011-2286
4461704 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
4401272 PENNYMAC MORTGAGE CO, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
4401273 +PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222-4747
4403057 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
4411306 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4401258 +EDI: AMEREXPR.COM Nov 25 2016 18:33:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
4445742 EDI: BECKLEE.COM Nov 25 2016 18:33:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4401259 EDI: CAPITALONE.COM Nov 25 2016 18:33:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4401261 +E-mail/Text: dehartstaff@pamd13trustee.com Nov 25 2016 18:33:21 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4401262 +EDI: CHASE.COM Nov 25 2016 18:33:00 CHASE, 800 BROOKSEDGE BLVD,
WESTERVILLE, OH 43081-2822
4401265 EDI: RMSC.COM Nov 25 2016 18:33:00 GECRB/CARE, ATTN: BANKRUPTCY DEPT, PO BOX 960061,
ORLANDO, FL 32896-0661
4401267 +EDI: RMSC.COM Nov 25 2016 18:33:00 GECRB/PPXTRMC, PO BOX 965005, ORLANDO, FL 32896-5005
4401269 EDI: IRS.COM Nov 25 2016 18:33:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4401270 EDI: NFCU.COM Nov 25 2016 18:33:00 NAVY FCU, PO BOX 3502, MERRIFIELD, VA 22119-3502
4411159 +EDI: NFCU.COM Nov 25 2016 18:33:00 Navy Federal Credit Union, PO Box 3000,
Merrifield, VA 22119-3000
4449125 EDI: PRA.COM Nov 25 2016 18:33:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4401274 +E-mail/Text: cop@santander.us Nov 25 2016 18:33:12 SOVEREIGN BANK, 601 PENN STREET,
READING, PA 19601-3544
4401266 +EDI: RMSC.COM Nov 25 2016 18:33:00 SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4505735* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4505736* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2016 at the address(es) listed below:

Dorothy L Mott on behalf of Joint Debtor Jennifer Lynn Daggs DorieMott@aol.com,
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Dorothy L Mott on behalf of Debtor Steven Michael Daggs DorieMott@aol.com,
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for
American General Mortgage Loan Trust 2009-1, American General Mortgage Pass-Through Certificates,
Series 2009-1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Steven Michael Daggs**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5040**

EIN ---

Debtor 2 **Jennifer Lynn Daggs**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4270**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:13-bk-05648-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Steven Michael Daggs
dba West Shore Fencers ClubJennifer Lynn Daggs
dba Kerensamere Studios**By the
court:**November 25, 2016Honorable Mary D. France
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.